

Information to identify the case:

Debtor 1	Mark E. DeLuca	Social Security number or ITIN	xxx-xx-5609
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Kristin L. DeLuca	Social Security number or ITIN	xxx-xx-4070
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court		Date case filed in chapter	13 3/3/15
WESTERN DISTRICT OF PENNSYLVANIA		Date case converted to chapter	7 3/21/17
Case number: 15-20707-GLT			

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark E. DeLuca	Kristin L. DeLuca
2. All other names used in the last 8 years		
3. Address	4729 Old Boston Road Pittsburgh, PA 15227	4729 Old Boston Road Pittsburgh, PA 15227
4. Debtor's attorney Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 3/21/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 8, 2017 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mark E. DeLuca
 Kristin L. DeLuca
 Debtors

Case No. 15-20707-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 309B

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 Total Noticed: 38

Date Rcvd: Mar 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2017.

db/jdb
 aty +Mark E. DeLuca, Kristin L. DeLuca, 4729 Old Boston Road, Pittsburgh, PA 15227-1113
 +Andrew F Gornall, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6107
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1900
 14004643 +Bank of America, c/o Dynia & Associates, 1400 East Touly Ave., Suite G2,
 Des Plaines, IL 60018-3338
 14042414 +Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14004652 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218)
 14004649 +Discover, PO Box 6106, Carol Stream, IL 60197-6106
 14049547 +Dollar Bank, FSB, PO Box 3969, Pittsburgh, PA 15230-3969
 14004650 +EnerBank USA, 1245 E. Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
 14004651 +Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
 14032908 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 14004657 +M. Bianco, DDS, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
 14045719 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 14004658 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 14004660 +REI/USBank, PO Box 790408, Saint Louis, MO 63179-0408
 14004663 +United Recovery Systems, 6330 Gulfton, Houston, TX 77081-1108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Mar 22 2017 03:14:26 Kenneth M. Steinberg,
 Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219
 tr +EDI: QNLCARDIELLO.COM Mar 22 2017 02:58:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 22 2017 03:15:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Mar 22 2017 03:15:22
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14004644 +EDI: TSYS2.COM Mar 22 2017 02:58:00 Barclay Bank, 125 South West Street,
 Wilmington, DE 19801-5014
 14053338 EDI: BL-BECKET.COM Mar 22 2017 02:58:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 14067495 +E-mail/Text: bncmail@w-legal.com Mar 22 2017 03:15:36 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14004645 +EDI: CHASE.COM Mar 22 2017 02:58:00 Chase/Disney, PO Box 15123,
 Wilmington, DE 19850-5123
 14004646 +EDI: CITICORP.COM Mar 22 2017 02:58:00 Citicard, Processing Center,
 Des Moines, IA 50363-0001
 14018464 EDI: DISCOVER.COM Mar 22 2017 02:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14042386 EDI: ECAST.COM Mar 22 2017 02:58:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14004653 +EDI: CBSKOHLS.COM Mar 22 2017 02:58:00 Kohl's, N56 W17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-7096
 14004656 +EDI: RMSC.COM Mar 22 2017 02:58:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914
 14068725 EDI: PRA.COM Mar 22 2017 02:58:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14004659 +E-mail/Text: recovery@paypal.com Mar 22 2017 03:14:35 Paypal, P.O. Box 45950,
 Omaha, NE 68145-0950
 14073359 EDI: Q3G.COM Mar 22 2017 02:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14004661 +EDI: SEARS.COM Mar 22 2017 02:58:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 14004662 +EDI: RMSC.COM Mar 22 2017 02:58:00 Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14004654 EDI: TFSR.COM Mar 22 2017 02:58:00 Lexus Financial Services, PO Box 5855,
 Carol Stream, IL 60197
 14006892 EDI: TFSR.COM Mar 22 2017 02:58:00 Toyota Motor Credit Corporation, PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

TOTAL: 20

District/off: 0315-2

User: mgut
Form ID: 309B

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Total Noticed: 38

Date Rcvd: Mar 21, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Whitehall
cr Duquesne Light Company
cr MidFirst Bank
14004647* +Citicard, Processing Center, Des Moines, IA 50363-0001
14004648* +Citicard, Processing Center, Des Moines, IA 50363-0001
14004655* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Lexus Financial Services, PO Box 5855, Carol Stream, IL 60197)
TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com,
cnoroski@grblaw.com
Kenneth M. Steinberg on behalf of Joint Debtor Kristin L. DeLuca
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
;clivngston@steidl-steinberg.com
Kenneth M. Steinberg on behalf of Debtor Mark E. DeLuca julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
;clivngston@steidl-steinberg.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9